

2005

ELDER LAW SERIES



Pathways to Legal & Financial Solutions

*Empowerment
For the 55+ Population,
Adult Children and Service Providers*

Six Thursdays
September to December 2005
1:30 pm to 3:30 pm

Holiday Park
Multiservice Senior Center
3950 Ferrara Drive
Wheaton, MD 20906



Montgomery County
Department of Recreation
Senior Programs
3950 Ferrara Drive
Wheaton, MD 20906

*2005
Elder Law Series*



THE *Elder Law Series* IS FOR *You!*

*Send in your
Registration Today!*

Space is limited.

Fee waiver available upon request.

- Acquaint and empower yourself by knowing your legal rights.
- Get your legal and financial affairs in order.
- Be an educated consumer of legal and financial services.
- Take action so you are in control.

It is the policy of the Elder Law Series Committee that no person shall be subject to discrimination on the grounds of race, color, gender, religion, disability, age or national origin.

Directions to Elder Law Series

Holiday Park Multiservice Senior Center • 3950 Ferrara Drive • Wheaton, MD 20906

From 495 Beltway: North to Connecticut Avenue (Rt. 195) to Viers Mill Road (Rt. 586), left on Viers Mill and then an immediate left at light onto Ferrara Drive, which deadends into Holiday Park Multiservice Senior Center.

From Rockville: Follow Viers Mill Road. Ferrara Drive is the first light after Randolph Road (before Connecticut Avenue). Turn right onto Ferrara Drive, which deadends into Holiday Park Multiservice Senior Center.

FOR FURTHER INFORMATION, CALL:

(301) 468-4448 OR (301) 590-2827

WWW.HOLIDAYPARK.US

*Sponsored by a Consortium of
Community Partners*

Gold Partners



QUINN'S
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HCR • Manor Care
- Arden Courts • Springhouse -

Beacon

MARYLAND
COOPERATIVE
EXTENSION

Elder Law Committee

- Montgomery County Dept. of Recreation's Senior Programs
- University of MD Cooperative Extension, Montgomery County
- Senior Health Insurance Assistance Program
- American Bar Association—Commission on Law & Aging
- Maryland Legal Aid Bureau
- Camilla O. McRory, Elder Law Attorney
- Jeanne H. Richter, Esq., Attorney-at-Law
- Jewish Council for the Aging
- Asbury Methodist Village

Program participation implies no endorsement by Elder Law Series sponsors.

Silver Partners

- National Lutheran Home for the Aged
- Specialty Care Services – Providing Nursing Services to the Metropolitan Area
- Ron M. Landsman, Counselor and Attorney-At-Law
- Family Management Services – Geriatric Care Management
- Family & Nursing Care, Inc.

Bronze Partners

- Attic to Basement – Estate Clean Out, Ellen Merritt
- Michael Aylward, Financial Advisor, Legg Mason
- Donna Clemons Sacks, Attorney-at-Law
- Revitz House Senior Living
- Randolph Hills Nursing Care, Inc. and Adult Day Care
- MAXIM Healthcare Services
- Help Unlimited Inc. – Daily Money Managers since 1991
- Classic Residence by Hyatt in Chevy Chase
- Morris Klein, Attorney-At-Law
- Hospice Caring, Inc.
- Anne Debelius LoPiano, Attorney-at-Law
- Alzheimer's Association, National Capital Area
- Montgomery College Lifelong Learning Institute
- Premier Healthcare Inc.
- Potomac Home Health Care

2005 Elder Law Series

Registration Form

To register, complete this form and return it with your check or money order (no cash, please) made payable to Montgomery County EAC.

Mail Form & Payment to:

2005 Elder Law Series
Montgomery County
Cooperative Extension
18410 Muncaster Road
Derwood, MD 20855-1421

• Full Series (all 6 classes) Registration:
\$25.00 (postmarked by September 9)

• Individual Workshop Registration:
\$5.00 per class (postmarked by September 9)

Entire Workshop Series:

All Six Classes\$25.00 _____

OR

Individual Workshop Choices:

Sept 15, 2005\$5.00 _____
Oct. 6, 2005\$5.00 _____
Oct. 20, 2005\$5.00 _____
Nov. 3, 2005\$5.00 _____
Nov. 17, 2005\$5.00 _____
Dec. 1, 2005\$5.00 _____

Name _____
Address _____
City _____
State _____ Zip _____
Daytime Phone (____) _____
Email _____

2005 Elder Law Series • Holiday Park Multiservice Senior Center

Workshop 1

Thursday, Sept. 15
1:30-3:30

Workshop 2

Thursday, Oct. 6
1:30-3:30

Workshop 3

Thursday, Oct. 20
1:30-3:30

Workshop 4

Thursday, Nov. 3
1:30-3:30

Workshop 5

Thursday, Nov. 17
1:30-3:30

Workshop 6

Thursday, Dec. 1
1:30-3:30

Plan Before It's Too Late: Legal and Policy Issues Related to Health Care Decision Making After Loss of Capacity

Assisted Living: Questions to Ask and How to Pay for It

Reverse Mortgages 101: Learn from the Experts

Prescription Drug Plans and Medicare in 2006: What Do You Need to Know?

Seniors, Scams and Shysters

Managing the Risks of Retirement

Speaker: Jack Schwartz, Asst. Attorney General, Director of Health Policy, MD Attorney General's Office

Law and public policy can make an important difference, for better or worse, in our lives and the lives of those who care for us. This workshop will examine key legal and policy issues concerning planning for health care decision making after loss of capacity. The speaker will also discuss Alzheimer's Disease (AD) research and the regulation of nursing home care for people with AD.

Speakers: Adele Winters, Care Manager/Eldercare Consultant, Eldercare Referral and Consulting Services and Steve Gurney, Publisher, Guide to Retirement Living

This workshop will include an overview of services, amenities and costs of Assisted Living facilities. Learn what questions to ask when considering Assisted Living.

Speakers: Bronwyn Belling, National Program Coordinator, AARP Foundation Reverse Mortgage Education Project and Phyllis J. Westall, Housing and Education Manager, CCCS of Greater Washington, Inc. and Reverse Mortgage Counselor

Attend this workshop to learn everything you always wanted to know about reverse mortgages. How much can you borrow? Is the money really "tax-free income"? What does it cost? Who is eligible? What's in the fine print? Become an informed consumer from two independent experts!

Speakers: Vicki Gottlich, Senior Policy Attorney, Center for Medicare Advocacy, Inc. and Leta Blank, Program Director, Senior Health Insurance Assistance Program, Montgomery County

This workshop will provide information about the new Medicare prescription drug benefit and its relationship to other insurance. We will also discuss the drug plans available in MD and how to choose a plan.

Speakers: Stephen D. Hannan, Administrator, Howard County Office of Consumer Affairs and Sue Rogan, Consumer Educator, Montgomery County Division of Consumer Affairs

Don't be a victim! Our consumer affairs experts will share the latest consumer scams targeting older adults and what to do to avoid them. Learn how to protect yourself from identity theft.

Speakers: M. Cindy Hounsell, Executive Director, Women's Institute for a Secure Retirement (WISER) and Sally Hurme, Senior Project Manager, AARP Consumer Protection

We will guide you down the sometimes rocky road to a more secure retirement. Because of the many marketplace options, it's easy to stumble into too much debt, bad choices and unwise financial decisions. You will learn what you need to know to sort through annuities, pensions, long term care insurance, credit scores, borrowing and much more.